

|   |                           |             |           |
|---|---------------------------|-------------|-----------|
| <b>Information to identify the case:</b>              |                           |             |           |
| Debtor 1  | <u>Eisen Jo Casaclang</u> |             |           |
| First Name  | Middle Name               | Last Name   |           |
| Debtor 2  | <u>Maria A. De Carlos</u> |             |           |
| (Spouse, if filing)                                   | First Name                | Middle Name | Last Name |
| United States Bankruptcy Court District of New Jersey |                           |             |           |
| Case number: <u>17-14395-VFP</u>                      |                           |             |           |

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eisen Jo Casaclang

Maria A. De Carlos  
aka Maria A. Nieves

8/26/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eisen Jo Casaclang  
Maria A. De Carlos  
Debtors

Case No. 17-14395-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Aug 26, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | Eisen Jo Casaclang, Maria A. De Carlos, 38 Northgate, Wanaque, NJ 07465-1614  |
| cr        | + CARRINGTON MORTGAGE SERVICES, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814                     |
| cr        | + U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437       |
| 516702112 | + 2705 Kennedy Boulevard Condo Assoc., C/O Lawrence B. Diener, Esq., 25 Main Street, Court Plaza North, Suite 200, Hackensack, NJ 07601-7015        |
| 516685467 | Colin M. Quinn, Esq., 745 Kinderkamack Rd, River Edge, NJ 07661-2414  |
| 516685472 | Metro Public Adjustm Ent Inc, 3551 Bristol Pike, Bensalem, PA 19020-4685  |
| 516729232 | + Metro Public Adjustment, C/O Jeffrey F Dragon & Associates, P.A., 1842 E Route 70, Cherry Hill, NJ 08003-2027                                     |
| 516755579 | + New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, P.O. Box 5042, Woodbridge, NJ 07095-5042                                    |
| 516685474 | North Bergen MUA, 6200 Tonnelle Ave, North Bergen, NJ 07047-3312  |
| 518493425 | + Ridge Top Village Owners Assoc., c/o Hayes, Johnson & Conley, PLLC, Attn: Joel D. Johnson, Esq., 700 South 21st Street, Fort Smith, AR 72901-4002 |
| 517630697 | + Ridgetop Village Owners Association, 700 South 21st Street, Fort Smith, AR 72901-4002   |
| 519147720 | + Silver Lake Resort Owners Association, 7751 Black Lake Road, Kissimmee, FL 34747-1760, Attn: Mr. Carl Celino                                      |
| 518493426 | + Silver Lakes Resort Owners Assoc., 7751 Black Lake Road, Kissimmee, FL 34747-1760   |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Aug 26 2022 20:52:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Aug 26 2022 20:52:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | Email/Text: Bankruptcy.Notices@pnc.com      | Aug 26 2022 20:51:00 | PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY, MIAMISBURG, OH 45342   |
| cr        | + EDI: RMSC.COM                             | Aug 27 2022 00:43:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021   |
| 516729802 | Email/PDF: bncnotices@becket-lee.com        | Aug 26 2022 20:55:30 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 516685459 | Email/PDF: bncnotices@becket-lee.com        | Aug 26 2022 20:55:36 | Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  |
| 516685460 | EDI: CITICORP.COM                           | Aug 27 2022 00:43:00 | Amex Dsnb, PO Box 8218, Mason, OH 45040-8218   |
| 516685461 | EDI: BANKAMER.COM                           | Aug 27 2022 00:43:00 | Bank Of America, PO Box 982238, El Paso, TX 79998-2238   |
| 516828910 | + EDI: BANKAMER2.COM                        | Aug 27 2022 00:43:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Aug 26, 2022

Form ID: 3180W

Total Noticed: 48

|           |   |                      |   |
|-----------|---|----------------------|---|
| 516784941 | EDI: BANKAMER.COM                                   | Aug 27 2022 00:43:00 | Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785   |
| 516685462 | EDI: BANKAMER.COM                                   | Aug 27 2022 00:43:00 | Bankamerica, PO Box 982238, El Paso, TX 79998-2238  |
| 516685463 | EDI: BANKAMER.COM                                   | Aug 27 2022 00:43:00 | Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413   |
| 518681654 | + Email/Text: BKBCNMAIL@carringtonms.com            | Aug 26 2022 20:51:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, Ca 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road 92806-5948 |
| 518681653 | + Email/Text: BKBCNMAIL@carringtonms.com            | Aug 26 2022 20:51:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, Ca 92806-5948  |
| 516685464 | Email/Text: bankruptcy@cavps.com                    | Aug 26 2022 20:53:00 | Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288  |
| 516920467 | + Email/Text: bankruptcy@cavps.com                  | Aug 26 2022 20:53:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 516685466 | + EDI: CITICORP.COM                                 | Aug 27 2022 00:43:00 | Citi Cards, P.O. Box 142319, Irving, TX 75014-2319  |
| 516685469 | + EDI: CITICORP.COM                                 | Aug 27 2022 00:43:00 | Dsnb Macys, PO Box 8218, Mason, OH 45040-8218   |
| 516921184 | EDI: Q3G.COM  | Aug 27 2022 00:43:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  |
| 516695250 | EDI: DISCOVER.COM                                   | Aug 27 2022 00:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 516685468 | EDI: DISCOVER.COM                                   | Aug 27 2022 00:43:00 | Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  |
| 516702172 | + Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com | Aug 26 2022 20:52:00 | EZ Pass NJ, E-ZPass Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971   |
| 516685470 | Email/Text: bky@martonelaw.com                      | Aug 26 2022 20:51:00 | Frank J. Martone, Esq., 1455 Broad St # 2, Bloomfield, NJ 07003-3039  |
| 516685471 | EDI: IRS.COM  | Aug 27 2022 00:43:00 | Internal Revenue Service, P. O. Box 7346, Centralized Insolvency Operation, Philadelphia, PA 19101-7346   |
| 516898346 | EDI: JEFFERSONCAP.COM                               | Aug 27 2022 00:43:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617   |
| 516685465 | EDI: JPMORGANCHASE                                  | Aug 27 2022 00:43:00 | Chase Card, PO Box 15298, Wilmington, DE 19850-5298   |
| 518493423 | + Email/Text: bankruptcydpt@mcmcg.com               | Aug 26 2022 20:52:00 | Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  |
| 516685473 | + Email/Text: bankruptcydpt@mcmcg.com               | Aug 26 2022 20:52:00 | Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255   |
| 517511835 | Email/Text: nsm_bk_notices@mcooper.com              | Aug 26 2022 20:52:00 | NATIONSTAR MORTGAGE,LLC, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9741  |
| 516947569 | + Email/Text: RASEBN@raslg.com                      | Aug 26 2022 20:52:00 | Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  |
| 516685475 | Email/Text: Bankruptcy.Notices@pnc.com              | Aug 26 2022 20:51:00 | PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  |
| 516685476 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov        | Aug 26 2022 20:52:00 | State of NJ - Div of Taxation, P.O. Box 245 Bankruptcy Section, Trenton, NJ 08695-0245  |

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Aug 26, 2022

Form ID: 3180W

Total Noticed: 48

|           |                                      |                      |  |
|-----------|--------------------------------------|----------------------|--|
| 516686525 | + EDI: RMSC.COM                      | Aug 27 2022 00:43:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 516868291 | + EDI: AIS.COM                       | Aug 27 2022 00:43:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 516870896 | Email/PDF: bncnotices@becket-lee.com | Aug 26 2022 20:56:00 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262                             |

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | Nationstar Mortgage LLC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

| Name                 | Email Address  |
|----------------------|--|
| Elizabeth K. Holdren | on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. through Carrington Mortgage Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com |
| Frank J. Martone     | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com   |
| Kevin M. Buttery     | on behalf of Creditor Nationstar Mortgage LLC kbuttery@moodklaw.com  |
| Laura M. Egerman     | on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com   |
| Marie-Ann Greenberg  | magecf@magtrustee.com  |
| Rebecca Ann Solarz   | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmllawgroup.com   |
| Sindi Mncina         | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com   |
| Steven A. Serna      | on behalf of Joint Debtor Maria A. De Carlos bk@sernaesq.com serna.stevenb104458@notify.bestcase.com;serna.stevenr107359@notify.bestcase.com   |
| Steven A. Serna      |  |

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Aug 26, 2022

Form ID: 3180W

Total Noticed: 48

on behalf of Debtor Eisen Jo Casaclang bk@sernaesq.com  
serna.stevenb104458@notify.bestcase.com;serna.stevenr107359@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10